

**[Docket No. 74-40; Notice 8]****Insurance Cost Information Regulation**

**AGENCY:** National Highway Traffic Safety Administration (NHTSA), DOT.  
**ACTION:** Notice of text and data for 1995 insurance cost information booklet.

**SUMMARY:** This notice provides the 1995 text and data that new car dealers must include in an insurance cost information booklet that they must make available to prospective purchasers, pursuant to 49 CFR 582.4. This information may assist prospective purchasers in comparing differences in passenger vehicle collision loss experience that could affect auto insurance costs.

**FOR FURTHER INFORMATION CONTACT:** Mr. Orron Kee, Office of Market Incentives, NHTSA, 400 Seventh Street SW., Washington, DC 20590 (202-366-0846).

**SUPPLEMENTARY INFORMATION:** Pursuant to section 201 (e) of the Motor Vehicle Information and Cost Savings Act, 15 U.S.C. 1941 (e), on March 5, 1993, 58 FR 12545, the National Highway Traffic Safety Administration (NHTSA) amended 49 CFR Part 582, Insurance Cost Information Regulation, to require dealers of new automobiles to distribute to prospective customers information that compares differences in insurance costs of different makes and models of passenger cars based on differences in damage susceptibility. On March 17, 1994, NHTSA denied a petition submitted by the National Automobile Dealers Association (NADA) for NHTSA to reconsider Part 582 insofar as it requires new automobile dealers to prepare the requisite number of copies for distribution of the insurance cost information to prospective purchasers (59 FR 13630). On March 22, 1994, NHTSA published a Notice of Proposed Rulemaking (NPRM) to amend Part 582 in a number of respects (59 FR 13634). NHTSA is currently considering the comments received in response to that NPRM, and the publication of today's Notice, which is statutorily mandated, should not be construed as implying any agency decision on the pending NPRM.

Pursuant to 49 CFR 582.4, new automobile dealers are required to make available to prospective purchasers booklets that include this comparative information as well as certain mandatory explanatory text that is set out in § 582.5. Early each year, NHTSA

publishes updated annual data in the Notices section of the **Federal Register**. Booklets reflecting the updated data must be available for distribution to prospective purchasers without charge within 30 days from the date of publication of the data in the **Federal Register**.

NHTSA has mailed a sample copy of the 1995 booklet to each dealer on the mailing list that the Department of Energy uses to distribute the "Gas Mileage Guide." Dealers will have the responsibility of reproducing a sufficient number of copies of the booklet to assure that they are available for retention by prospective purchasers by April 13, 1995. Dealers who do not receive a copy of the booklet within 15 days of the date of this notice should contact Mr. Orron Kee of NHTSA's Office of Market Incentives ((202) 366-0846) to receive a copy of the booklet and to be added to the mailing list.

The required text and data are as follows:

**Comparison of Differences in Insurance Costs for Passenger Motor Vehicles on the Basis of Damage Susceptibility**

February 1995.

The National Highway Traffic Safety Administration (NHTSA) has provided the information in this booklet in compliance with Federal law as an aid to consumers considering the purchase of a new vehicle. The booklet compares differences in insurance costs for different makes and models of passenger cars on the basis of damage susceptibility. However, it does not indicate a vehicle's relative safety.

The following table contains the best available information regarding the effect of damage susceptibility on insurance premiums. It was taken from data compiled by the Highway Loss Data Institute (HLDI) in its December 1994 Insurance Collision Report, and reflects the collision loss experience of passenger vehicles sold in the United States in terms of the average loss payment per insured vehicle year for model years 1992-1994. NHTSA has not verified the data in this table.

The table presents vehicles' collision loss experience in relative terms, with 100 representing the average for all passenger vehicles. Thus, a rating of 122 reflects a collision loss experience that is 22 percent higher (worse) than average while a rating of 96 reflects a collision loss experience that is 4

percent lower (better) than average. The table does not include information about new models, models that have been substantially redesigned, and models without enough claim experience.

Although many insurance companies use the HLDI information to adjust the "base rate" for the collision portion of their insurance premiums, the amount of any such adjustment is usually small. It is unlikely that your total premium will vary more than ten percent depending upon the collision loss experience of a particular vehicle. If you do not purchase collision coverage or your insurance company does not use the HLDI information, your premium will not vary at all in relation to these rankings.

In addition, different insurance companies often charge different premiums for the same driver and vehicle. Therefore, you should contact insurance company agents directly to determine the actual premium that you will be charged for insuring a particular vehicle.

Please Note: In setting insurance premiums, insurance companies mainly rely on factors that are not directly related to the vehicle itself (except for its value). Rather, they mainly consider driver characteristics (such as age, gender, marital status, and driving record), the geographic area in which the vehicle is driven, how many miles are traveled, and how the vehicle is used. Therefore, to obtain complete information about insurance premiums, you should contact insurance companies directly.

Insurance companies do not generally adjust their premiums on the basis of data reflecting the crashworthiness of different vehicles. However, some companies adjust their premiums for personal injury protection and medical payments coverage if the insured vehicle has features that are likely to improve its crashworthiness, such as air bags and automatic seat belts.

Test data relating to vehicle crashworthiness are available from NHTSA's New Car Assessment Program (NCAP). NCAP test results demonstrate relative frontal crash protection in new vehicles. Information on vehicles that NHTSA has tested in the NCAP program can be obtained by calling the agency's toll-free Auto Safety Hotline at (800) 424-9393.

## COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES\*

Make	Model	Relative loss payment
<b>Small Cars—Two-Door Models</b>		
Average for small two-door models .....	.....	123
Subaru .....	Justy .....	91
Suzuki .....	Swift .....	104
Saturn .....	SC .....	106
Toyota .....	Tercel .....	110
Dodge .....	Shadow .....	115
Mitsubishi .....	Precis .....	115
Plymouth .....	Laser .....	115
Mazda .....	323 .....	116
Geo .....	Metro .....	116
Plymouth .....	Sundance .....	117
Mitsubishi .....	Eclipse .....	121
Plymouth .....	Laser 4WD .....	123
Mitsubishi .....	Eclipse 4WD .....	125
Eagle .....	Talon .....	125
Hyundai .....	Excel .....	128
Ford .....	Escort .....	135
Toyota .....	Paseo .....	138
Nissan .....	Sentra .....	142
Eagle .....	Talon 4WD .....	145
Nissan .....	240SX Conv. .....	150
Hyundai .....	Scoupe .....	154
Mitsubishi .....	Mirage .....	169
Volkswagen .....	Corrado .....	247
<b>Four-Door Models</b>		
Average for small four-door models .....	.....	110
Mercury .....	Tracer .....	93
Subaru .....	Impreza 4WD .....	95
Ford .....	Escort .....	100
Dodge .....	Shadow .....	102
Plymouth .....	Sundance .....	108
Geo .....	Metro .....	109
Suzuki .....	Swift .....	114
Geo .....	Prizm .....	116
Toyota .....	Tercel .....	117
Subaru .....	Impreza .....	119
Nissan .....	Sentra .....	119
Toyota .....	Corolla .....	121
Volkswagen .....	Golf III .....	122
Volkswagen .....	Jetta III .....	123
Mazda .....	Protege .....	127
Hyundai .....	Excel .....	131
Hyundai .....	Elantra .....	147
<b>Station Wagons/Passenger Vans</b>		
Average for small station wagons/passenger vans .....	.....	79
Subaru .....	Loyale 4WD .....	74
Subaru .....	Impreza 4WD .....	79
Subaru .....	Impreza .....	83
Ford .....	Escort .....	85
Mercury .....	Tracer .....	86
Toyota .....	Corolla .....	101
<b>Sports Models</b>		
Average for small sports models .....	.....	144
Mazda .....	MX-5 Miata Conv. .....	91
Mercedes .....	SL Class Conv. .....	101
Mercury .....	Capri Conv. .....	113
Honda .....	Civic Del Sol. Conv. .....	116
Chevrolet .....	Corvette Conv. .....	134
Dodge .....	Stealth .....	138
Porsche .....	911 Targa/Coupe .....	140
Chevrolet .....	Corvette .....	147
Mitsubishi .....	3000 GT .....	152

## COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES\*—Continued

Make	Model	Relative loss payment
Toyota .....	MR2 .....	157
Alpha Romeo .....	Spider Conv .....	171
Saab .....	900 Convertible .....	181
Porsche .....	968 Coupe .....	203
Nissan .....	300ZX .....	218
Nissan .....	300ZX Conv .....	244
Dodge .....	Stealth 4WD .....	256
Mazda .....	RX-7 Coupe .....	282
Mitsubishi .....	3000 GT 4WD .....	286
Porsche .....	911 Convertible .....	324

## Midsize Cars—Two-Door Models

Average for midsize two-door models .....	.....	109
Oldsmobile .....	Cutlass Supreme .....	68
Oldsmobile .....	Achieva .....	70
Oldsmobile .....	Cutlass Supreme Conv .....	71
Buick .....	Regal .....	81
Chevrolet .....	Lumina .....	83
Pontiac .....	Grand Am .....	92
Pontiac .....	Grand Prix .....	92
Chevrolet .....	Cavalier .....	97
Pontiac .....	Sunbird Convertible .....	99
Pontiac .....	Sunbird .....	99
Honda .....	Accord .....	100
Chevrolet .....	Cavalier Convertible .....	101
Mercury .....	Topaz .....	101
Ford .....	Tempo .....	104
Toyota .....	Camry .....	105
Chrysler .....	LeBaron Convertible .....	107
Honda .....	Civic .....	112
Chevrolet .....	Beretta .....	116
Honda .....	Civic Coupe .....	130
Mazda .....	MX-6 .....	140
Acura .....	Integra .....	145
Toyota .....	Celica .....	149
Honda .....	Prelude .....	156
Ford .....	Probe .....	159

## Four-Door Models

Average for midsize 4-door models .....	.....	91
Buick .....	Skylark .....	56
Chevrolet .....	Lumina .....	62
Oldsmobile .....	Cutlass Supreme .....	62
Oldsmobile .....	Achieva .....	67
Buick .....	Regal .....	67
Buick .....	Century .....	68
Oldsmobile .....	Cutlass Ciera .....	77
Chrysler .....	LeBaron .....	77
Pontiac .....	Grand Prix .....	80
Dodge .....	Spirit .....	80
Pontiac .....	Grand Am .....	81
Ford .....	Taurus .....	81
Plymouth .....	Acclaim .....	82
Mercury .....	Sable .....	83
Saturn .....	SL .....	83
Ford .....	Tempo .....	87
Chevrolet .....	Cavalier .....	87
Chevrolet .....	Corsica .....	92
Pontiac .....	Sunbird .....	93
Honda .....	Accord .....	93
Nissan .....	Altima .....	99
Mitsubishi .....	Diamante .....	101
Subaru .....	Legacy .....	103
Toyota .....	Camry .....	104
Subaru .....	Legacy 4WD .....	104
Honda .....	Civic .....	107
Mitsubishi .....	Galant .....	113
Infiniti .....	G20 .....	114

## COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES\*—Continued

Make	Model	Relative loss payment
Volvo .....	850 .....	117
Mercury .....	Topaz .....	119
Hyundai .....	Sonata .....	121
Nissan .....	Maxima .....	123
Mazda .....	626 .....	125
Acura .....	Integra .....	127
Lexus .....	ES 300 .....	127
Saab .....	900 .....	139
Audi .....	90 .....	143
Volkswagen .....	Passat .....	146

## Station-Wagons/Passenger Vans

Average for midsize station wagons/passenger vans .....	.....	80
Buick .....	Century .....	55
Honda .....	Accord .....	61
Mitsubishi .....	Diamante .....	64
Oldsmobile .....	Cutlass Ciera .....	64
Subaru .....	Legacy .....	70
Saturn .....	SW .....	71
Chevrolet .....	Cavalier .....	75
Ford .....	Taurus .....	76
Mercury .....	Sable .....	77
Subaru .....	Legacy 4WD .....	99
Volvo .....	850 .....	100
Volkswagen .....	Passat .....	106
Toyota .....	Camry .....	111

## Sports Models

Average for midsize sports models .....	.....	141
Ford .....	Mustang Convertible .....	130
Ford .....	Mustang .....	135
Pontiac .....	Firebird .....	154
Chevrolet .....	Camaro .....	163
Subaru .....	SVX 4WD .....	175
Nissan .....	300ZX 2+2 .....	208
Toyota .....	Supra .....	372
Acura .....	NSX .....	554

## Luxury Models

Average for midsize luxury models .....	.....	149
Lincoln .....	Continental .....	93
BMW .....	300i Series Conv. ....	109
Volvo .....	940/960 SW .....	112
Cadillac .....	Eldorado .....	116
Mercedes .....	C Class 4-door .....	122
Volvo .....	940/960 4-door .....	123
Audi .....	100 4-door .....	128
Infiniti .....	J30 .....	153
Saab .....	9000 .....	168
BMW .....	500iT Series SW .....	169
BMW .....	500i Series 4-door .....	170
Audi .....	100/S4 Quattro .....	173
Lexus .....	SC 300/400 .....	178
Lexus .....	GS 300 .....	185
BMW .....	300i Series 2-door .....	196
BMW .....	300i Series 4-door .....	214
Jaguar .....	XJ 2-door .....	253
Jaguar .....	XJ Convertible .....	258

## Large Cars—Two-Door Models

Average for large two-door models .....	.....	87
Mercury .....	Cougar .....	73
Ford .....	Thunderbird .....	87

## COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES\*—Continued

Make	Model	Relative loss payment
<b>Four-Door Models</b>		
Average for large four-door models .....		85
Ford .....	Crown Victoria .....	74
Chevrolet .....	Caprice .....	79
Buick .....	LeSabre .....	80
Chrysler .....	Concorde .....	81
Mercury .....	Grand Marquis .....	83
Eagle .....	Vision .....	85
Oldsmobile .....	Eighty-Eight .....	86
Oldsmobile .....	Ninety-Eight .....	86
Dodge .....	Intrepid .....	87
Pontiac .....	Bonneville .....	88
Chrysler .....	New Yorker (LH Body) .....	92
Buick .....	Roadmaster .....	92
Buick .....	Park Avenue .....	96
Acura .....	Vigor .....	127
<b>Station Wagons/Passenger Vans</b>		
Average for large station wagons/passenger vans .....		69
Chevrolet .....	Astro Van .....	53
Oldsmobile .....	Silhouette .....	54
Dodge .....	Caravan 4WD .....	56
GMC .....	Safari Van .....	63
Plymouth .....	Voyager 4WD .....	63
Nissan .....	Quest Wagon .....	63
Dodge .....	Caravan .....	63
Mercury .....	Villager Wagon .....	63
Pontiac .....	Trans Sport .....	65
Chevrolet .....	Astro Van 4WD .....	65
Plymouth .....	Voyager .....	65
Chrysler .....	Town & Country .....	65
Chevrolet .....	Lumina APV .....	66
Chrysler .....	Town &Country 4WD .....	75
Ford .....	Aerostar Van .....	77
Toyota .....	Previa Van .....	83
Buick .....	Estate Wagon .....	84
Volkswagen .....	Eurovan .....	88
Chevrolet .....	Caprice .....	91
Ford .....	Aerostar Van 4WD .....	92
Toyota .....	Previa Van 4WD .....	98
Mazda .....	MPV Van .....	120
Madza .....	MPV Van 4WD .....	122
<b>Luxury Models</b>		
Average for Large Luxury Models .....		122
Cadillac .....	DeVille 4-door .....	79
Lincoln .....	Town Car .....	93
Chrysler .....	LHS .....	98
Cadillac .....	Seville .....	110
Lincoln .....	Mark VIII .....	112
Cadillac .....	Brougham .....	127
Acura .....	Legend 4-door .....	139
Lexus .....	LS 400 .....	151
Infiniti .....	Q45 .....	160
Mercedes .....	SL Class LWB 4-door .....	161
Mercedes .....	E Class 4-door .....	171
Mazda .....	929 .....	173
Acura .....	Legend 2-door .....	189
BMW .....	700iL .....	194
BMW .....	740i .....	202
Jaguar .....	XJ 4-door .....	217
<b>Pickups—Small Pickups</b>		
Average for small pickups .....		86
Mazda .....	Reg/ext. cab .....	63
Dodge .....	Dakota 4WD .....	76

## COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES\*—Continued

Make	Model	Relative loss payment
Ford .....	Ranger .....	77
Dodge .....	Dakota .....	78
Chevrolet .....	T10 4WD .....	79
Chevrolet .....	S10 .....	83
Nissan .....	Regular/ext. cab .....	86
GMC .....	T15 4WD .....	88
Mitsubishi .....	Regular/ext. Cab .....	91
GMC .....	S15 .....	93
Nissan .....	Reg/ext. cab 4WD .....	93
Mitsubishi .....	Standard Bed 4WD .....	95
Ford .....	Ranger 4WD .....	97
Isuzu .....	Regular/ext. cab .....	98
Mazda .....	Regular/ext. cab 4WD .....	105
Isuzu .....	Reg/ext. cab 4WD .....	107
Toyota .....	Reg/ext. Cab 4WD .....	108
Toyota .....	Regular/ext. Cab .....	110
<b>Standard Pickups</b>		
Average for standard pickups .....	.....	65
Ford .....	F-150 4WD .....	58
GMC .....	1500 .....	61
Chevrolet .....	1500 .....	61
GMC .....	2500 .....	62
Ford .....	F-250 .....	62
GMC .....	1500 4WD .....	62
Ford .....	F-350 .....	62
Chevrolet .....	1500 4WD .....	63
Chevrolet .....	2500 4WD .....	66
Ford .....	F-150 .....	66
GMC .....	2500 4WD .....	66
Chevrolet .....	2500 .....	67
GMC .....	3500 4WD .....	73
Ford .....	F-350 4WD .....	73
Ford .....	F-250 4WD .....	75
Chevrolet .....	3500 .....	77
Dodge .....	Ram 2500 .....	77
Chevrolet .....	3500 4WD .....	77
Dodge .....	Ram 1500 .....	78
Dodge .....	Ram 1500 4WD .....	81
Dodge .....	Ram 2500 4WD .....	84
GMC .....	3500 .....	86
<b>Utility Vehicles—Small Utility Vehicles</b>		
Average for small utility vehicles .....	.....	95
Jeep .....	Wrangler .....	77
Suzuki .....	Sidekick 4-door 4WD .....	83
Suzuki .....	Samurai 4WD .....	84
Suzuki .....	Sidekick 4-door .....	85
Suzuki .....	Sidekick 2-door 4WD .....	98
Suzuki .....	Sidekick 2-door .....	105
Isuzu .....	Amigo 4WD .....	116
Geo .....	Tracker .....	117
Geo .....	Tracker 4WD .....	127
Isuzu .....	Amigo .....	132
<b>Intermediate Utility Vehicles</b>		
Average for intermediate utility vehicles .....	.....	87
Ford .....	Explorer 4-door .....	57
Jeep .....	Grand Cherokee 4-door .....	65
Jeep .....	Cherokee 4-door .....	72
Chevrolet .....	K1500 Blazer .....	73
Jeep .....	Cherokee 2-door .....	73
Ford .....	Explorer 4-door 4WD .....	74
Ford .....	Explorer 2-door .....	74
Mazda .....	Navajo 2-door .....	74
GMC .....	Yukon 4WD .....	75
Ford .....	Bronco .....	78
GMC .....	S15 Jimmy 4-door .....	80

## COLLISION INSURANCE LOSSES, MODEL YEAR 1992–94 PASSENGER MOTOR VEHICLES\*—Continued

Make	Model	Relative loss payment
Jeep .....	Grand Cherokee 4-dr 4WD .....	84
Chevrolet .....	S10 Blazer 4-door .....	85
Jeep .....	Cherokee 4-door 4WD .....	86
Mazda .....	Navajo 2-door 4WD .....	88
Ford .....	Explorer 2-door 4WD .....	90
GMC .....	T15 Jimmy 4-door 4WD .....	91
GMC .....	S15 Jimmy 2-door .....	93
Chevrolet .....	T10 Blazer 4-door 4WD .....	94
Jeep .....	Cherokee 2-door 4WD .....	95
Chevrolet .....	S-10 Blazer 2-door .....	98
Isuzu .....	Rodeo 4-door .....	100
Oldsmobile .....	Bravada 4-door 4WD .....	105
Isuzu .....	Trooper 4-door 4WD .....	110
Chevrolet .....	T10 Blazer 2-door 4WD .....	112
Isuzu .....	Rodeo 4-door 4WD .....	114
Toyota .....	4Runner Wagon 4-door .....	119
Nissan .....	Pathfinder 4-door 4WD .....	120
Mitsubishi .....	Montero 4-door 4WD .....	122
Nissan .....	Pathfinder 4-door .....	125
GMC .....	T15 Jimmy 2-door 4WD .....	131
Honda .....	Passport 4-door 4WD .....	133
Toyota .....	4Runner Wagon 4-dr 4WD .....	140
Toyota .....	Land Cruiser .....	141
Land Rover .....	Range Rover LWB .....	252
Land Rover .....	Range Rover .....	269

## Large Utility Vehicles

Average for large utility vehicles .....	.....	67
Chevrolet .....	Suburban 2500 .....	54
Chevrolet .....	Suburban 1500 .....	60
GMC .....	Suburban 1500 .....	62
GMC .....	Suburban 2500 .....	64
Chevrolet .....	Suburban 1500 4WD .....	67
Chevrolet .....	Suburban 2500 4WD .....	69
GMC .....	Suburban 1500 4WD .....	80
GMC .....	Suburban 2500 4WD .....	98

## Large Vans

Average for large vans .....	.....	64
Dodge .....	B150 .....	38
Dodge .....	B250 .....	42
Chevrolet .....	Sportvan 30 .....	50
GMC .....	Vandura 2500 .....	53
Chevrolet .....	Astro Cargo Van .....	55
Ford .....	E-250 Econoline .....	60
Ford .....	E-150 Club Wagon .....	60
Chevrolet .....	Chevy Van 20 .....	60
Ford .....	E-150 Econoline .....	61
Dodge .....	B250 Cargo Van .....	68
Chevrolet .....	Chevy Van 30 .....	70
Dodge .....	B150 Cargo Van .....	71
Dodge .....	B350 Cargo Van .....	73
Ford .....	E-350 Club Wagon .....	84
Ford .....	E-350 Econoline .....	86
Ford .....	Aerostar Cargo Van .....	90
Dodge .....	B350 .....	91
Dodge .....	Caravan Cargo Van .....	116

If you would like more details about the information in this table, or wish to obtain the complete Insurance Collision Report, please contact HLDI directly, at: Highway Loss Data Institute, 1005 North Glebe Road, Arlington, VA 22201, Tel: (703) 247-1600.

(49 U.S.C. 32302; delegation of authority at 49 CFR 1.50(f).)

Issued on March 9, 1995.

**Barry Felrice,**

Associate Administrator for Safety Performance Standards.

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